

cannot afford health insurance would be dramatically counterproductive.”

And one final one: “Taxation of health benefits will lead to a reduction in benefits offered by employers and will lead to higher taxes for many individuals and businesses.”

Local chambers of commerce and small businesses understand better than most the problems with government-run health care. The Rosenberg-Richmond Chamber of Commerce gets it. I wish my colleagues on the other side of the aisle did.

I include in the RECORD a copy of the resolution.

RESOLUTION IN OPPOSITION OF PROPOSED HEALTH CARE REFORM

Whereas, The United States has the world's best health care system, but it is being priced out of reach for more and more American citizens and companies. Companies struggle to find health care plans that provide adequate coverage and are still affordable, and worry about what will come next year; and

Whereas, the Rosenberg-Richmond Area Chamber of Commerce, under various names, has been working for and with local businesses to create a positive economic environment in Fort Bend County, Texas for over eighty years and is currently the voice of 800 businesses; and

Whereas, the Rosenberg-Richmond Area Chamber of Commerce recognizes that most health care coverage is provided by employers; to make it easier for employers and their employees to afford the health care coverage they need, we SUPPORT legislative action to:

Retain viable employer-sponsored health care. Employers provide voluntary health insurance to over 177 million. ERISA allows many of them the flexibility to provide uniform benefits and is the backbone of employer-provided coverage and must be preserved.

Reform the delivery system including payment and reimbursement reform to reduce costs while increasing quality and outcomes including: implementation of comprehensive strategies to boost health information technology, wellness, prevention, disease management and care coordination.

Create a more vibrant private health insurance market for individuals and small businesses.

Control soaring health care costs due to the explosive growth in medical liability awards and insurance costs through specialized health courts.

Encourage more Americans to purchase health insurance by enacting refundable tax credits for that purpose.

Encourage more Americans to save for medical expenses tax-free by expanding Health Savings Accounts and allowing those with Flexible Spending Accounts to roll over unused balances to pay for future medical expenses.

Whereas, the Rosenberg-Richmond Area Chamber of Commerce OPPOSES legislative action that will:

Create a Government-run (public) plan: A government-run plan would be an unfair competitor, with the government acting as both a team owner and the referee. Government programs shift costs to the private sector. The Lewin Group estimates 130 million people would move from private sector to public insurance. This could lead to a government-controlled single-payer system.

Create Employer Mandates: Punishing employers who cannot afford to provide health insurance coverage, including requirements

to pay or play, is not the answer. Employer mandates, by their nature limit flexibility and innovation—the cornerstones of American health care.

Create Minimum Required Coverage Level: Proposing a huge Federal Employee Health Benefits Program (FEHBP)—like minimum coverage package will bankrupt employers and workers. High-end coverage like this will not appeal to the young. The minimum level of coverage should be reflective of a high-deductible health plan with coverage of preventative services.

Impose additional tax burdens individuals or businesses: The implementation of new taxes and fees for businesses and/or individuals that cannot afford health insurance would be dramatically counterproductive. Further, the taxation of health benefits will lead to a reduction in benefits offered by employers and will lead to higher taxes for many individuals and businesses: Now therefore be it *Resolved*, that the Board of Directors of the Rosenberg-Richmond Area Chamber of Commerce OPPOSES the passage of legislation that is currently proposed by the President of the United States and Congress which will create a public insurance plan and employer mandates and major tax increases including imposing an additional “surtax” on high income earners.

Adopted this 21st day of July, 2009.

LYNNE HUMPHRIES,
Chairman of the Board
GAIL PARKER,
President/CEO.

SPECIAL ORDERS

The SPEAKER pro tempore. Under the Speaker's announced policy of January 6, 2009, and under a previous order of the House, the following Members will be recognized for 5 minutes each.

The SPEAKER pro tempore. Under a previous order of the House, the gentlewoman from California (Ms. WOOLSEY) is recognized for 5 minutes.

(Ms. WOOLSEY addressed the House. Her remarks will appear hereafter in the Extensions of Remarks.)

AMERICAN RECOVERY AND REINVESTMENT ACT HELPING RESIDENTS OF NEVADA

The SPEAKER pro tempore. Under a previous order of the House, the gentlewoman from Nevada (Ms. BERKLEY) is recognized for 5 minutes.

Ms. BERKLEY. Madam Speaker, Nevada has been a boom State for as long as I can remember. My family has been there for 46 years, and with every passing year, more and more people moved in and more and more people flourished in a very strong economy. But when the bust came, it came with a vengeance, and I am afraid that the State of Nevada, like many other States in this country and many other countries in the world, is suffering and is in the midst of an economic crisis.

We have the highest mortgage foreclosure rate in the country in my congressional district and I have one of the highest unemployment rates. And what makes this so startling is perhaps a year ago there was virtually no un-

employment in my district and in the State of Nevada.

There has been a lot of criticism about the stimulus package. It is called the Recovery Act, more commonly known as the stimulus package. People say it is not big enough. People say it is not fast enough and that it is not working. But I have to tell you, the people of Nevada have received extraordinary benefits from this stimulus package.

There was a reason that I voted for it. It provided education funding, unemployment benefits, health care benefits, tax breaks, Social Security money for my seniors, and my disabled veterans received substantial funds as well.

According to the Nevada State Treasurer, \$426 million in stimulus funds have already been paid out to people in Nevada. That doesn't include the tax cuts, the Social Security payments or the payments to our disabled veterans. Money is flowing into Nevada and is keeping many families afloat during this economic crisis, and it is an economic crisis the likes of which none of us have ever seen and none of us ever thought would happen.

But let me tell you in real terms how this stimulus package is benefiting the folks back home.

Tax cuts: The Making Work Pay tax credit. I know you recall, Madam Speaker, there was \$400 for individuals, \$800 for families. Ninety-five percent of American families and individuals are already seeing a decrease in their withholding and their paychecks. One million families in Nevada are seeing more money in their monthly paycheck because of this stimulus package at a time when this money is so desperately needed.

118,000 Nevada families are going to benefit from the Child Tax Credit expansion.

American Opportunity Tax Credit. There is a new \$2,500 tax credit that is going to help 32,000 Nevadans go to college. I know what it is like when you don't have money to go to college and you have to take out loans and grants. This is going to help kids, like me, that went to school and depended on these loans and grants.

Alternative minimum tax. 31,000 people in my district would have been slammed by the alternative minimum tax if the stimulus package had not been passed.

There is tax relief for business as well. Whether you are a large casino or a small business in the State of Nevada, we provided relief for you: cancellation of indebtedness, bonus depreciation, small business expensing. For most of us, we don't understand what that is, but for small business people and businesses in general, this is their very lifeblood, and we have saved thousands of Nevada's small businesses from going under.

Unemployment insurance. With an unemployment rate of over 12.5 percent and going higher—we haven't bottomed